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10/045,632

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Susan M. Milberger

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TOWNSEND AND TOWNSEND AND CREW, LLP

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EXAMINER

CHANDLER, SARA M

ART UNIT

PAPER NUMBER

3693

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02/04/2008

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary**Application No.**

10/045,632

Applicant(s)

MILBERGER ET AL.

Examiner

SARA CHANDLER

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3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 11/20/07.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-8, 10-19, 21 and 22 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-8, 10-19, 21 and 22 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO/S5108)
Paper No(s)/Mail Date 01/18/08
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date _____
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____

DETAILED ACTION

Response to Amendment

This Office Action is responsive to Applicant's arguments and request for continued examination of application 10/045,632 (10/26/01) filed on 10/31/07 and supplemental amendment filed 11/20/07.

Claim Interpretation

1. In determining patentability of an invention over the prior art, all claim limitations have been considered and interpreted as broadly as their terms reasonably allow. See MPEP § 2111.

Although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In re Van Geuns*, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993).

Applicant always has the opportunity to amend the claims during prosecution, and broad interpretation by the examiner reduces the possibility that the claim, once issued, will be interpreted more broadly than is justified. *In re Pruter*, 415 F.2d 1393, 1404-05, 162 USPQ 541, 550-51 (CCPA 1969). See MPEP § 2111.

2. All claim limitations have been considered. Additionally, all words in the claims have been considered in judging the patentability of the claims against the prior art. The following language is interpreted as not further limiting the scope of the claimed invention. See MPEP 2106 II C.

Language in a method claim that states only the intended use or intended result (e.g., "for _____"), but the expression does not result in a manipulative difference in the steps of the claim. Language in a system claim that states only the intended use or intended result (e.g., "for _____"), but does not result in a

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structural difference between the claimed invention and the prior art. In other words, if the prior art structure is capable of performing the intended use, then it meets the claim.

Claim limitations that contain statement(s) such as “*if, may, might, can could*”, as optional language. As matter of linguistic precision, optional claim elements do not narrow claim limitations, since they can always be omitted.

Claim limitations that contain statement(s) such as “*wherein, whereby*”, that fail to further define the steps or acts to be performed in method claims or the discrete physical structure required of system claims.

USPTO personnel should begin claim analysis by identifying and evaluating each claim limitation. For processes, the claim limitations will define steps or acts to be performed. For products, the claim limitations will define discrete physical structures or materials. Product claims are claims that are directed to either machines, manufactures or compositions of matter. See MPEP § 2106 II C.

The subject matter of a properly construed claim is defined by the terms that limit its scope. It is this subject matter that must be examined. As a general matter, the grammar and intended meaning of terms used in a claim will dictate whether the language limits the claim scope. Language that suggests or makes optional but does not require steps to be performed or does not limit a claim to a particular structure does not limit the scope of a claim or claim limitation. The following are examples of language that may raise a question as to the limiting effect of the language in a claim:

- (A) statements of intended use or field of use,
- (B) “adapted to” or “adapted for” clauses,
- (C) “wherein” clauses, or
- (D) “whereby” clauses.

See MPEP § 2106 II C.

3. Independent claims are examined together, since they are not patentable distinct. If applicant expressly states on the record that two or more independent and distinct

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inventions are claimed in a single application, the Examiner may require the applicant to elect an invention to which the claims will be restricted.

Double Patenting

The nonstatutory double patenting rejection is based on a judicially created doctrine grounded in public policy (a policy reflected in the statute) so as to prevent the unjustified or improper timewise extension of the "right to exclude" granted by a patent and to prevent possible harassment by multiple assignees. A nonstatutory obviousness-type double patenting rejection is appropriate where the conflicting claims are not identical, but at least one examined application claim is not patentably distinct from the reference claim(s) because the examined application claim is either anticipated by, or would have been obvious over, the reference claim(s). See, e.g., *In re Berg*, 140 F.3d 1428, 46 USPQ2d 1226 (Fed. Cir. 1998); *In re Goodman*, 11 F.3d 1046, 29 USPQ2d 2010 (Fed. Cir. 1993); *In re Longi*, 759 F.2d 887, 225 USPQ 645 (Fed. Cir. 1985); *In re Van Ornum*, 686 F.2d 937, 214 USPQ 761 (CCPA 1982); *In re Vogel*, 422 F.2d 438, 164 USPQ 619 (CCPA 1970); and *In re Thornton*, 418 F.2d 528, 163 USPQ 644 (CCPA 1969).

A timely filed terminal disclaimer in compliance with 37 CFR 1.321(c) or 1.321(d) may be used to overcome an actual or provisional rejection based on a nonstatutory double patenting ground provided the conflicting application or patent either is shown to be commonly owned with this application, or claims an invention made as a result of activities undertaken within the scope of a joint research agreement.

Effective January 1, 1994, a registered attorney or agent of record may sign a terminal disclaimer. A terminal disclaimer signed by the assignee must fully comply with 37 CFR 3.73(b).

Claims 1-8, 10-19 and 21-22 are provisionally rejected on the ground of nonstatutory obviousness-type double patenting as being unpatentable over (i) claims 1-24 of copending Application No. 10/046,654 (ii) claims 1-23 of copending application 09/858251, (iii) claims 18-27 and 32-39 of copending application 10/045,633 and (iv) claims 1-27 of copending application 10/021,292. Although the conflicting claims are not identical, they are not patentably distinct from each other because the claims are directed to the same concept of transferring a credit amount from a handler associated with a payor to a handler associated with a payee.

This is a provisional obviousness-type double patenting rejection because the conflicting claims have not in fact been patented.

Claim Rejections - 35 USC § 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 1-8, 10-19 and 21-22 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Re Claims 1,10,21: Claim terms should be clearly defined. E.g., What is a handler? The meaning of the term handler is indefinite because of conflicting meaning/interpretations that can be given the term in light of applicant's claim, specification. Is a handler: (a) a structural means capable of receiving a particular form of payment e.g., input device etc.; (b) a payment instrument itself e.g., credit card, debit card etc. (c) financial institution where these types of transactions can be done (d) a particular person handling these transactions on behalf of the payor (e) something else?

Claims 1,10 and 21 rejected under 35 U.S.C. 112, second paragraph, as being incomplete for omitting essential elements, essential steps, and/or essential structural cooperative relationships of elements, such omission amounting to a gap between the elements, steps and/or between the necessary structural connections. See MPEP § 2172.01. The omitted elements, steps, and/or structural cooperative relationships of elements are:

A step is missing from the claims. The online system does not actually receive the credit amount. Having a first value from at least one of the handlers.

Note: The claim is only "receiving a first choice for a first handler." Just because the first handler is "operable to receive the credit amount from the payor" does not mean that it will be done.

Note: It is unclear whether the handler is a structural component of the online system or if it is some entity/person interacting with the online system. Since it is unclear whether the handler is a part of the online system, it is unclear whether the handler receiving a credit amount from the payor equates to the credit amount being received by the online system.

The parties involved in each step should be clarified. It is presumed that the online system is what is "receiving pay-out instructions" and "receiving a first choice for a handler." Who is providing this info to the online system (e.g., payor? payee?)? It is presumed that the online system is "determining a first handler" and "determining a second handler." How are these determinations made and by whom (e.g., payor, payee, system)? It is presumed that the online system is what is "receiving a choice of a second handler." Who is making this choice (e.g. payor? payee?)?

It appears to be critical to the claimed invention that the credit amount can be received (i.e., from the payor) and converted to credit amount that is given (i.e., to the payee). The "credit amount" should be referred to with more specificity (e.g., "credit amount of a first value", "credit amount of a second value" etc.) to clearly articulate

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when the value entered in the online system by the payor or the value received by the payee is being discussed.

Should "converting credit amount" be -- the credit amount -- ? Otherwise how is this credit amount different from the credit amount referred to earlier?

The claim recites "converting credit amount from the first value to a second value;" How is this done. Note the interrelationship between this claim limitation and the other claim limitations has not been clearly established. How does this happen? What is the basis (e.g., fees? charges? currency conversion?)? Is the second value the credit amount that the payee is entitled to?

Read supra remarks supra on how claims will be interpreted during prosecution. Stronger language should be used rather than limitations that are not necessarily required to occur (e.g., "capable of").

Claims 1,3,4,6 recite the limitation "the second handler" There is insufficient antecedent basis for this limitation in the claim. Consistent terminology should be used. The amendments now refer to a "money order handler" in independent claim and comparable should be used subsequently

Re Claims 10: Should, "creating a temporary stored value fund for one of the payor and the payee if a stored value fund does not exist for the one;" be -- creating a temporary stored value fund for one of the payor and the payee when a stored value fund does not exist for the one; -- See Claim interpretation supra.

Re Claim 17: The claim recites, "the second-listed transferring step." Applicant write out the step referred to.

Dependent claims are rejected based on the same rationale as the claims from which they depend. As such, correct problems in dependents that are identified for the independents supra.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-8, 10-19 and 21-22 are rejected under 35 U.S.C. 102(e) as being anticipated by Farris, US Pub. No. 2002/0082962.

Re Claims 1-8: Farris discloses a method for transferring a credit amount out of an online system using a money order, the method comprising:

receiving pay-out instructions at a server computer system from a wide-area computer network coupled to a payor, wherein the pay-out instructions include are chosen from a group consisting of at least two of a payee, a delivery location, and the credit amount, the credit amount having a first value (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0051] [0149] [0269] thru [0277] Inherently, pay-out instructions regarding the payee, delivery location and credit amount are received because a designated recipient (i.e., payee) may receive the value (i.e., credit amount) at any location domestically or abroad including the device/location used by the payor (i.e., location);

receiving a first choice for a first handler from a first group consisting of a debit card handler, a bank handler, and a credit card handler, the first handler operable to receive the credit amount from the payor using a debit card, a bank funds transfer, or a credit card (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0051] [0149] [0151] thru [0153] [0264] [0269] thru [00277] [0280] [0282] thru [0283] [0285] [0288] [0290] thru [0291] [0298] [0305][0316] [0321] thru [0323] [0327] thru [0332] [0355] [0362] thru [0363]);

transferring the credit amount from at least one of the choices for the first handler to the online system (Farris, abstract, [0271] thru [00277] [0284] [0290]);

converting credit amount from the first value to a second value (Farris, abstract, [0271] thru [00277] [0284] [0290]);

receiving a first choice, from the payee, for a money order handler for preparation of the money order according to the pay-out instructions, the second handler operable to create the money order to pay the credit amount to the payee (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0044][0051] [0149] [0155] [0262] [0269] thru [00277] [0280] [0282] [0290] [0296] thru [0297] [0299] [0301] thru [0302] [0335] thru [0337] [0343] thru [0344] [0356]);

sending the pay-out instructions to the second handler (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0044][0051] [0149] [0155] [0262] [0269] thru [00277] [0280] [0282] [0290] [0296] thru [0297] [0299] [0301] thru [0302] [0335] thru [0337] [0343] thru [0344] [0356]); and

providing the money order from the second handler to the payee (Farris, abstract,

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[0011] [0013][0020][0022] [0040] thru [0042] [0044][0051] [0149] [0155] [0262] [0269] thru [00277] [0280] [0282] [0290] [0296] thru [0297] [0299] [0301] thru [0302] [0335] thru [0337] [0343] thru [0344] [0356]).

Re Claims 10-19: Farris discloses a method for transferring a credit amount out of an online system using a payment instrument, the method comprising:

receiving pay-out instructions at a server computer system from a wide-area computer network coupled to a payor, wherein the pay-out instructions include a payee, a delivery location, and the credit amount, the credit amount having a first value (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0051] [0149] [0269] thru [00277] Inherently, pay-out instructions regarding the payee, delivery location and credit amount are received because a designated recipient (i.e., payee) may receive the value (i.e., credit amount) at any location domestically or abroad including the device/location used by the payor (i.e., location);

determining a first handler associated with the payor, the first handler operable to receive the credit amount from the payor (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0051] [0149] [0151] thru [0153] [0264] [0269] thru [00277] [0280] [0282] thru [0283] [0285] [0288] [0290] thru [0291] [0298] [0305][0316] [0321] thru [0323] [0327] thru [0332] [0355] [0362] thru [0363]);

receiving the credit amount at the first handler (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0051] [0149] [0151] thru [0153] [0264] [0269] thru [00277] [0280] [0282] thru [0283] [0285] [0288] [0290] thru [0291] [0298] [0305][0316] [0321] thru [0323] [0327] thru [0332] [0355] [0362] thru [0363]);

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transferring the credit amount from the first handler to the online system (Farris, abstract, [0271] thru [00277] [0284] [0290]);

creating a temporary stored value fund for one of the payor and the payee if a stored value fund does not exist for the one (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0044][0051] [0149] [0155] [0262] [0269] thru [00277] [0280] [0282] [0290] [0296] thru [0297] [0299] [0301] thru [0302] [0335] thru [0337] [0343] thru [0344] [0356]);

storing the credit amount in the temporary stored value fund, wherein the temporary stored value fund is the online system (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0044][0051] [0149] [0155] [0262] [0269] thru [00277] [0280] [0282] [0290] [0296] thru [0297] [0299] [0301] thru [0302] [0335] thru [0337] [0343] thru [0344] [0356]);

converting credit amount from the first value to a second value (Farris, abstract, [0271] thru [00277] [0284] [0290]);

determining a second handler for preparation of the payment instrument according to the pay-out instructions the second handler operable to pay the credit amount to the payee (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0044][0051] [0149] [0155] [0262] [0269] thru [00277] [0280] [0282] [0290] [0296] thru [0297] [0299] [0301] thru [0302] [0335] thru [0337] [0343] thru [0344] [0356]);

sending the pay-out instructions to the second handler (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0044][0051] [0149] [0155] [0262] [0269] thru

[00277] [0280] [0282] [0290] [0296] thru [0297] [0299] [0301] thru [0302] [0335] thru [0337] [0343] thru [0344] [0356]);

transferring the second value of the credit amount from the temporary stored value fund to the second handler (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0044][0051] [0149] [0155] [0262] [0269] thru [00277] [0280] [0282] [0290] [0296] thru [0297] [0299] [0301] thru [0302] [0335] thru [0337] [0343] thru [0344] [0356]); and providing the second value of the credit amount from the second handler to the payor (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0044][0051] [0149] [0155] [0262] [0269] thru [00277] [0280] [0282] [0290] [0296] thru [0297] [0299] [0301] thru [0302] [0335] thru [0337] [0343] thru [0344] [0356]).

Re Claims 21-22: Farris discloses a method for transferring a credit amount out of an online system using a payment instrument, the method comprising:

receiving pay-out instructions at a server computer system from a wide-area computer network coupled to a payor, wherein the pay-out instructions include are chosen from a group consisting of at least two of a payee, a delivery location, and the credit amount, the credit amount having a first value (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0051] [0149] [0269] thru [0277] Inherently, pay-out instructions regarding the payee, delivery location and credit amount are received because a designated recipient (i.e., payee) may receive the value (i.e., credit amount) at any location domestically or abroad including the device/location used by the payor (i.e., location); determining a first handler associated with the payor, the first handler operable to receive the credit amount from the payor (Farris, abstract, [0011] [0013][0020][0022]

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[0040] thru [0042] [0051] [0149] [0151] thru [0153] [0264] [0269] thru [00277] [0280] [0282] thru [0283] [0285] [0288] [0290] thru [0291] [0298] [0305][0316] [0321] thru [0323] [0327] thru [0332] [0355] [0362] thru [0363]);

receiving the credit amount at the first handler (Farris, abstract, [0011]

[0013][0020][0022] [0040] thru [0042] [0051] [0149] [0151] thru [0153] [0264] [0269] thru [00277] [0280] [0282] thru [0283] [0285] [0288] [0290] thru [0291] [0298] [0305][0316] [0321] thru [0323] [0327] thru [0332] [0355] [0362] thru [0363]);

transferring the credit amount from the first handler to the online system (Farris, abstract, [0271] thru [00277] [0284] [0290]);

storing the credit amount in a stored value fund associated with one of the payor and payee (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0044][0051] [0149] [0155] [0262] [0269] thru [00277] [0280] [0282] [0290] [0296] thru [0297] [0299] [0301] thru [0302] [0335] thru [0337] [0343] thru [0344] [0356]);

receiving a choice of a second handler from one of a first group consisting of a debit card handler, a bank handler, a credit card handler, a promotion handler, and a money order handler for preparation of the payment instrument according to the pay-out instructions (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0044][0051] [0149] [0155] [0262] [0269] thru [00277] [0280] [0282] [0290] [0296] thru [0297] [0299] [0301] thru [0302] [0335] thru [0337] [0343] thru [0344] [0356]);

converting credit amount from the first value to a second value (Farris, abstract, [0271] thru [00277] [0284] [0290]);

sending the pay-out instructions to the second handler (Farris, abstract, [0011]

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[0013][0020][0022] [0040] thru [0042] [0044][0051] [0149] [0155] [0262] [0269] thru [00277] [0280] [0282] [0290] [0296] thru [0297] [0299] [0301] thru [0302] [0335] thru [0337] [0343] thru [0344] [0356]); and

transferring the credit amount from the stored value fund to the second handler (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0044][0051] [0149] [0155] [0262] [0269] thru [00277] [0280] [0282] [0290] [0296] thru [0297] [0299] [0301] thru [0302] [0335] thru [0337] [0343] thru [0344] [0356]);

and providing the second value of the credit amount from the second handler to the payee (Farris, abstract, [0011] [0013][0020][0022] [0040] thru [0042] [0044][0051] [0149] [0155] [0262] [0269] thru [00277] [0280] [0282] [0290] [0296] thru [0297] [0299] [0301] thru [0302] [0335] thru [0337] [0343] thru [0344] [0356]).

Response to Arguments

Applicant's arguments have been considered but are moot in view of the new ground(s) of rejection.

Applicant may also wish to review the following remarks copied from the interview summary for the interview held 11/01/07:

Examiners provided the following suggestions to help advance prosecution:

The following limitations should be incorporated in every single independent claim. 1) Define terms- i.e., handler- financial institution vs. individual? interfaced w/payment enabler?, stored value fund - internal vs. external? single vs. 2 or more (i.e., one account for payor and another for payee)? temporary vs. long term, account? 2) Clarify who or what is performing each step. 3) Provide a positively and actively recited

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step that converting the credit value input from the handler(s) of the payor to the credit value output from the handler(s) of the payee (e.g., money to mileage credit, 1st currency to 2nd currency). 4) Is a payor always putting money in via first group of handler? Is payee always taking money out via second group of handlers? If so, must the payee be designated or identified? Can there be a plurality of payors and/or payees? 5) Now that you have all these different handlers focus on what is actually done because there are a plurality of handlers. What steps are performed? Currently, this is nonfunctional because nothing is done with the fact that there are many types of handlers.

Applicant may also wish to address other features such as billing, messaging etc..

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to SARA CHANDLER whose telephone number is (571)272-1186. The examiner can normally be reached on 8-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on 571-272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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